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MEMORANDUM IN SUPPORT

Senate Bill 206: *An Act Authorizing Pregnancy as a Qualifying Event for Special Enrollment Periods.*

Dear Senator Larson, Senator Kelly, Representative Scanlon and Insurance and Real Estate Committee Members,

On behalf of the March of Dimes, I am pleased to express our support for S.B 206, An Act Authorizing Pregnancy as a Qualifying Event for Special Enrollment Periods.

As an organization committed to the health and wellbeing of women, infants, children, and families, the March of Dimes has worked to ensure access to meaningful and affordable health coverage for every woman of childbearing age, infant, and child in America. Connecticut's S.B 206 furthers this goal by creating a special enrollment period for pregnant women so they can gain the health coverage they need to have a healthy pregnancy.

Prenatal care is vital for healthy pregnancies and healthy babies.

Pregnancy-related conditions can pose significant health risks to mother and infant. Prenatal care helps to address these risks by providing screening and treatment for medical conditions such as hypertension (a leading cause of maternal mortality) and identifying behavioral risk factors like smoking or poor nutrition that are associated with poor birth outcomes.

Regular prenatal care helps keep women and their infants healthy during pregnancy. Regular prenatal care is essential for ensuring access to screenings and interventions that can directly affect the health of the infant. Some of these include folic acid supplementation, screening for preeclampsia and gestational diabetes, and counseling on healthy lifestyle behaviors.

Pregnancy should be designated as a qualifying life event.

Not all employers offer health insurance, and not all policies cover all the pregnancy-related services a woman may need. Pregnant women may earn too much to qualify for Medicaid, but not enough to afford to purchase a policy from Access Health CT or "private insurers". Today, an uninsured or underinsured woman who discovers she is pregnant may be unable to obtain coverage or switch for part or all of her pregnancy.

By designating pregnancy as a qualifying life event, women would be empowered to enroll in coverage as soon as they become pregnant. The March of Dimes strongly supports ensuring that all women have access to coverage and care during pregnancy to ensure the health of both mother and child.

The March of Dimes urges policymakers to adopt pregnancy as a qualifying life event, allowing mothers to access the vital health services provided in prenatal care.